

Assessor's Parcel Number: 1420-34-810-012

Recording Requested By and
After Recording Return To:
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

This instrument was prepared by:
Wells Fargo Bank, N.A.
ALICIA LINDEBERG
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA 24019
1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License #

Reference number: 20161826000058

Account #: XXX-XXX-XXX3424-1998

SHORT FORM OPEN-END DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

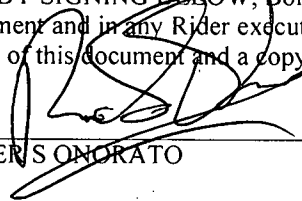
- (A) **"Security Instrument"** means this document, which is dated August 01, 2016, together with all Riders to this document.
- (B) **"Borrower"** is PETER S. ONORATO AND DIANNE M. ONORATO, HUSBAND AND WIFE, AS JOINT TENANTS. Borrower is the trustor under this Security Instrument.
- (C) **"Lender"** is Wells Fargo Bank, N.A.. Lender is a National Bank organized and existing under the laws of the United States of America. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the beneficiary under this Security Instrument.
- (D) **"Trustee"** is First American Title Ins Co.
- (E) **"Debt Instrument"** means the loan agreement or other credit instrument signed by Borrower and dated August 01, 2016. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, SEVENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$75,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after September 01, 2046.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

MASTER FORM DEED OF TRUST

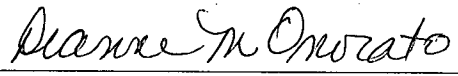
By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument, which is intended to be recorded in the Official Records of the Office of the Recorder of Douglas County/City, Nevada. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.



PETER S ONORATO

- Borrower



DIANNE M ONORATO

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801
Loan Originator's Name: Anne Elizabeth Briggs
NMLSR ID: 760583
NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#4812-7270-3489v5 (8/15/15) NV-107006-0315

(page 3 of 4 pages)
Documents Processed 07-28-2016 17:37:44

For An Individual Acting In His/Her Own Right:
State of Nevada
County of Carson City


This instrument was acknowledged before me on August 1, 2016 (date) by

PETER S ONORATO

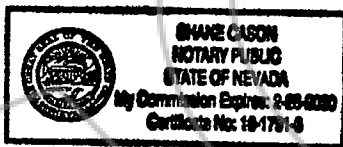
DIANNE M ONORATO

(name(s) of person(s)).

(Seal, if any)


(Signature of notarial officer)

Notary Public
(Title and rank (optional))



Shane Cason
Certificate No. 16-1791-3
Expiration Date 2/26/2020



Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX3424-1998

Reference #: 2016182600058

Social Security Number Affirmation

I hereby affirm, pursuant to Nev. Rev. Stat. § 239B.030 (4), that the document(s) being submitted for recording do not include the social security number of any person.



Signature of person making affirmation

Jolinda Clark
Vice President Loan Doc

